

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

STEVEN MITNICK, ESQ., SM0556

SM Law PC

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Counsel to SM Financial Services Corporation

In Re:

LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT
LENDING GROUP

Debtor.



Order Filed on August 12, 2022

by Clerk

U.S. Bankruptcy Court
District of New Jersey

Case No.: 07-22479/MBK

Hearing Date: __8/11_____, 2022 at 10:00

a.m. Judge: Honorable Michael B. Kaplan

**ORDER TO COMPEL DISCHARGE OF THE SECOND MORTGAGE WITH REGARD TO
143 N SUMMIT AVE., QUARRYVILLE, PA**

The relief set forth on the following pages, numbered two (2) through (2) is hereby **ORDERED**.

DATED: August 12, 2022

A handwritten signature in black ink, appearing to read "Michael B. Kaplan", is written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

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LANCASTER MORTGAGE BANKERS, LLC d/b/a DIRECT LENDING GROUP

Case No.: 07-22479/MBK

ORDER TO DISCHARGE OF THE SECOND MORTGAGE WITH REGARD TO 143 N SUMMIT AVE., QUARRYVILLE,
PA

THIS MATTER having been opened by this Court by way of a Notice of Motion by and through SM Financial Services Corporation's counsel seeking an Order to Compel the Discharge of the Second Mortgage with Regard to 143 N Summit Ave, Quarryville, PA, and the Court having considered same and for good cause:

IT IS ORDERED that:

1. The mortgage held by Lancaster Mortgage Bankers, LLC d/b/a Direct Lending with regard to the 143 N Summit Ave, Quarryville, PA as detailed below and as annexed to the Certification of Steven Mitnick, Esq. as Exhibit "B" is discharged.

Mortgagor: Vincent Henry and Tracie Henry
Mortgagee: Lancaster Mortgage Bankers
Dated: 01/17/2006
Recorded: 03/02/2006
Doc ID: 5502617

2. SM Financial Services Corporation is authorized to execute any documents necessary to discharge second mortgage, including but not limited to the Satisfaction Piece- Discharge of Mortgage annexed hereto as "Exhibit A"

Exhibit "A"

Preparation at T.A. Elite of Pennsylvania LLC
direction of Steven J ATTN: Abby Wendel
Mitnick, counsel
For SM Financial 5139 Main Street
Services Corp East Petersburg, PA17520
Phone: 717-553-0712

Parcel # 530-31461-0-0000

143 N Summit Ave, Quarryville Borough

File No. 510-000587

SATISFACTION PIECE - DISCHARGE OF MORTGAGE

Made on this _____ day of _____, 2022

MORTGAGOR: Vincent Henry and Tracie Henry

MORTGAGEE: Lancaster Mortgage Bankers, a Limited Liability Company *

NAME OF LAST ASSIGNEE: none of record.

DATE OF MORTGAGE: January 17, 2006

ORIGINAL MORTGAGE DEBT: \$63,710.00

Mortgage recorded March 2, 2006, in the Recorder of Deeds of Lancaster County, Pennsylvania, in 5502617.

*Whereas Lancaster Mortgage Bankers since filed Chapter 7 Bankruptcy (New Jersey Bankruptcy court case No. 07-22479) and whereas S M Financial Services Corporation bought the assets of Lancaster Mortgage Bankers on August 25, 2010 and whereas S M Financial Services Corporation by and through their attorney S M Law, PC filed a motion for an order to compel Discharge of the Second Mortgage, which Order was entered on _____, 2022, and which by its terms does discharge the aforementioned mortgage, and further authorized SM Financial Services Corporation to acknowledge the within Satisfaction Piece - Discharge of Mortgage. A copy of the Order approving the Motion is attached hereto and made a part hereof

LEGAL DESCRIPTION

ALL THAT CERTAIN tract of unimproved land, situated along the Easterly side of North Summit Avenue in the Borough of Quarryville, County of Lancaster, and Commonwealth of Pennsylvania, as the same appears as Lot No. 66 on a final plan (Sheet No. 4 of 25) bearing revised plan date of June 16, 2003, prepared for Quarryridge by Lake Roeder Hillard and Associates, Civil Engineers, Land Surveyors, and Landscape Architects, Lancaster, PA, Project No. 548900 and said plan being recorded in the Office of the Recorder of Deeds in and for Lancaster County, Pa. in Subdivision Plan Book J-217, Page 112 and all the same being more fully bounded and described as follows.

BEGINNING at the Northwesterly corner of the herein-described lot, a 3/4 inch rebar to be set on the Easterly right-of-way line of North Summit Avenue a 50-foot wide street and said rebar being the Southwesterly corner of Lot No. 67; thence along said Lot No. 67, North 50 degrees 31 minutes 45 seconds East a distance of 115.00 feet to a 3/4 inch rebar to be set at the Northwesterly corner of Lot No. 72; thence along said Lot No. 72, South 39 degrees 28 minutes 15 seconds East a distance of 90.00 feet to a 3/4 inch rebar to be set at the Northeasterly corner of Lot No. 65; thence along said Lot No. 65, South 50 degrees 31 minutes 45 seconds West a distance of 115.00 feet to a 3/4 inch rebar to be set on the Easterly right-of-way line of North Summit Avenue; thence along the said Easterly right-of-way line, North

39 degrees 28 minutes 15 seconds West a distance of 90.00 feet to the point of BEGINNING.

PIN 530-31461-0-0000

The undersigned hereby certifies that the debt secured by the above-mentioned Mortgage has been fully paid or otherwise discharged and that upon the recording hereof said Mortgage shall be and is hereby fully and forever satisfied and discharged.

The undersigned hereby authorizes and empowers the Recorder of Deeds of said county to enter this satisfaction piece and to cause said mortgage to be satisfied of record.

Witness the due execution hereof.

BY: STEVEN J. MITNICK, counsel for S M Financial Services Corporation

State of _____

County of _____

On this _____ day of _____, _____ before me, the undersigned, a Notary Public in and for said state, personally appeared **STEVEN J MITNICK, counsel for S M Financial Services Corporation who acquired assets from Lancaster Mortgage Bankers,** personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

In witness whereof, I hereto set my hand and official seal.

Notary Public
My commission expires: _____

CERTIFICATE OF RESIDENCE

I, **Abby Wendel**, hereby certify that the precise residence:

P.O. Box 530 (49 Old Turnpike Rd) Oldwick, NJ 08858

Witness my hand this date:

Abby F Wendel

In re:
Lancaster Mortgage Bankers, LLC
Debtor

Case No. 07-22479-MBK
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Aug 16, 2022

User: admin
Form ID: pdf903

Page 1 of 4
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2022:

Recip ID	Recipient Name and Address
db	+ Lancaster Mortgage Bankers, LLC, 20 Independence Boulevard, Warren, NJ 07059-2731
aty	+ Vincent F. Papalia, Saiber, LLC, 18 Columbia Turnpike, Suite 200, Florham Park, NJ 07932-2266

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2022 at the address(es) listed below:

Name	Email Address
Adam D. Greenberg	on behalf of Interested Party Michael A Cohn agreenberg@hglclaw.com btemple@hglclaw.com
Alexandra T. Garcia	on behalf of Creditor Specialized Loan Servicing LLC as servicer for U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2005-12ALT, Asset-Backed Certificates, Series 2005-12ALT NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor U.S. Bank U.S. Bank National Association as Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	on behalf of Creditor Saxon Mortgage Services Inc. NJECFMAIL@mw-law.com, nj-ecfmail@ecf.courtdrive.com
Alexandra T. Garcia	

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on behalf of Creditor Kondaur Capital Corporation NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com

Alexandra T. Garcia

on behalf of Creditor U.S. Bank National Association as Trustee for Morgan Stanley Mortgage Loan Trust 2007-11AR
NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Alexandra T. Garcia

on behalf of Creditor U.S. Bank National Association as Trustee NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Alexandra T. Garcia

on behalf of Creditor ONEWEST BANK FSB NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com

Allen I Gorski

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Brenda L. Brogdon

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Brenda L. Brogdon

on behalf of Creditor Specialized Loan Servicing LLC mcohen@mwc-law.com, jhillier@mwc-law.com

Brian C. Nicholas

on behalf of Creditor The Bank of New York Trust Company N.A. as successor to JPMorgan Chase Bank, National Association,
f/k/a JPMorgan Chase Bank, as Trustee For Truman Capital Mortgage Loan Trust 2006-1 bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com

Christine A. Pinto

on behalf of Creditor Specialized Loan Servicing LLC BKcourtnotices@parkermccay.com

Christine A. Pinto

on behalf of Creditor ONEWEST BANK FSB BKcourtnotices@parkermccay.com

Christine A. Pinto

on behalf of Creditor OneWest Bank FSB as Servicer for Deutsche Bank National Trust Company
BKcourtnotices@parkermccay.com

Colin R. Robinson

on behalf of Defendant Elliott Salzman crobinson@pszjlaw.com

Colin R. Robinson

on behalf of Defendant Michael Brennan crobinson@pszjlaw.com

David L. Stevens

on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS INC. dstevens@scura.com,
ecfbkfilings@scuramealey.com; pevangelista@scura.com; amurphy@scura.com; vmajano@scura.com; rshah@scura.com; jromero@
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Denise E. Carlon

on behalf of Creditor U.S. Bank National Association as trustee, on behalf of the holders of the Terwin Mortgage Trust 2006-7
Asset-Backed Certificates, TMTS Series 2006-7 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com

Dori L. Scovish

on behalf of Unknown Role Type Countrywide Home Loans doris@efwlaw.com

Dori L. Scovish

on behalf of Creditor REO Properties Corporation c/o Green Tree Servicing LLC doris@efwlaw.com

Dori L. Scovish

on behalf of Creditor Deutsche Bank c/o Countrywide Home Loans Inc. doris@efwlaw.com

Dori L. Scovish

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Emmanuel J. Argentieri

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Emmanuel J. Argentieri

on behalf of Creditor IndyMac Bank F.S.B. bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Creditor Specialized Loan Servicing LLC bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Defendant IndyMac Bank FSB and as Successor in Interest to IndyMac Mortgage Holdings, Inc. bk@rgalegal.com

Emmanuel J. Argentieri

on behalf of Creditor Indymac Federal Bank FSB bk@rgalegal.com

Herbert K. Ryder

District/off: 0312-3

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on behalf of Defendant JP Morgan Chase hk3ryder@gmail.com G16776@notify.cincompass.com

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on behalf of Interested Party FDIC as Receiver for Indymac Federal Bank, FSB Alex.Kress@wilsonelser.com

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J. Alex Kress

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J. Alex Kress

on behalf of Defendant Deutsche Bank National Trust Company as Trustee Under the Pooling and Servicing Agreement Series INABS 2006-B Alex.Kress@wilsonelser.com

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Jaimie B. Finberg

on behalf of Creditor Litton Loan Servicing LP servicer for The Bank of New York Mellon f/k/a The Bank of New York as Trustee on Behalf of the Holders of the Terwin Mortgage Trust 2007-6ALT Asset-Backed Certificates Series nj.bkecf@fedphe.com

Jaimie B. Finberg

on behalf of Defendant HSBC Bank USA National Association as Trustee for Nomura Asset Backed Certificate Series 2006-API nj.bkecf@fedphe.com

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on behalf of Creditor Bank United nj.bkecf@fedphe.com

Jaimie B. Finberg

on behalf of Defendant Wells Fargo Bank N.A., servicer for HSBC Bank, USA National Association, as Trustee for Nomura Asset Backed Certificate Series 2006-AF1 nj.bkecf@fedphe.com

Jaimie B. Finberg

on behalf of Defendant U. S. Bank National Association as Trustee for Master Asset Backed Securities Trust 2005-AB1 nj.bkecf@fedphe.com

Jaimie B. Finberg

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Jaimie B. Finberg

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on behalf of Interested Party GMAC MORTGAGE LLC kbo@kkmlp.com

Kristen D. Little

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Nelson Diaz

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Peggy E. Stalford

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R. A. Lebron

on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bankruptcy@fkslaw.com

R. A. Lebron

on behalf of Creditor EMC MORTGAGE CORPORATION AS SERVICER FOR, U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE FOR CERTIFICATHOLDERS OF BEAR STEARNS ASSET BACKED SECURITIES I LLC, ASSET-BACKED CERTIFICATES, SERIES 2005-AC6 bankruptcy@fkslaw.com

R. A. Lebron

District/off: 0312-3

User: admin

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on behalf of Creditor UBS SPECIAL SERVICING GROUP as servicer for ACT PROPERTIES, LLC bankruptcy@fskslaw.com

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on behalf of Creditor CHASE HOME FINANCE LLC, as servicer for WELLS FARGO BANK, NATIONAL ASSOCIATION,
AS TRUSTEE FOR MORGAN STANLEY CAPITAL INC. TRUST 2006-HE1, MORTGAGE PASS THROUGH
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on behalf of Creditor IndyMac Bank F.S.B. bankruptcy@fskslaw.com

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on behalf of Creditor Beltway Capital Management LLC bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor JP Morgan Chase Bank N.A. bankruptcy@fskslaw.com

R. A. Lebron

on behalf of Creditor EMC Mortgage Corporation bankruptcy@fskslaw.com

R. A. Lebron

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Steven J. Mitnick

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Steven J. Mitnick

on behalf of Plaintiff Peggy Stalford Trustee smitnick@mmpclawfirm.com, lindsay@sm-lawpc.com

Steven J. Mitnick

on behalf of Attorney Mitnick & Malzberg P.C. smitnick@mmpclawfirm.com lindsay@sm-lawpc.com

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Warren S. Wolf

on behalf of Creditor OCWEN LOAN SERVICING LCC. wwolf@goldbergwolf.com

Warren S. Wolf

on behalf of Defendant REO Properties Corporation wwolf@goldbergwolf.com

TOTAL: 78